

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ralph E DeWitt
Cynthia A DeWitt
Debtor(s)

Case No. 08 B 08342

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2008.
- 2) The plan was confirmed on 08/26/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 10/21/2013.
- 6) Number of months from filing to last payment: 67.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$63,661.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$234,939.93
Less amount refunded to debtor	\$217.94

NET RECEIPTS: \$234,721.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$12,724.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,724.71

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T Universal Card	Unsecured	16,063.10	NA	NA	0.00	0.00
Becket & Lee	Unsecured	3,145.30	3,132.30	3,132.30	3,132.30	0.00
Becket & Lee	Unsecured	9,111.30	8,744.98	8,744.98	8,744.98	0.00
Becket & Lee	Unsecured	10,246.81	10,199.70	10,199.70	10,199.70	0.00
Becket & Lee	Unsecured	3,944.07	3,785.50	3,785.50	3,785.50	0.00
Best Buy	Unsecured	1,832.03	NA	NA	0.00	0.00
Capital One	Unsecured	860.34	NA	NA	0.00	0.00
Citibank NA	Unsecured	24,029.14	NA	NA	0.00	0.00
Cook County Treasurer	Secured	4,754.00	9,242.42	4,754.00	4,754.00	0.00
Cook County Treasurer	Unsecured	NA	4,488.42	4,488.42	1,161.72	0.00
Creditors Bankruptcy Service	Unsecured	NA	303.00	303.00	303.00	0.00
Dell Financial Services Inc	Unsecured	2,242.28	2,442.28	2,442.28	2,442.28	0.00
Discover Financial Services	Unsecured	11,862.55	11,385.60	11,385.60	11,385.60	0.00
ECast Settlement Corp	Unsecured	7,649.73	7,483.53	7,483.53	7,483.53	0.00
ECast Settlement Corp	Unsecured	NA	1,077.29	1,077.29	1,077.29	0.00
ECast Settlement Corp	Unsecured	10,000.00	9,617.14	9,617.14	9,617.14	0.00
ECast Settlement Corp	Unsecured	15,037.62	13,886.16	13,886.16	13,886.16	0.00
ECast Settlement Corp	Unsecured	5,064.66	5,025.98	5,025.98	5,025.98	0.00
ECast Settlement Corp	Unsecured	NA	2,251.02	2,251.02	2,251.02	0.00
ECast Settlement Corp	Unsecured	8,951.64	9,287.45	9,287.45	9,287.45	0.00
ECast Settlement Corp	Unsecured	16,924.16	16,603.15	16,603.15	16,603.15	0.00
ECast Settlement Corp	Unsecured	15,911.72	17,583.51	17,583.51	17,583.51	0.00
Elisabeth	Unsecured	359.06	NA	NA	0.00	0.00
Federated Retail Holdings Inc	Unsecured	9,580.51	NA	NA	0.00	0.00
Household Financial Corporation	Secured	375,826.41	367,988.75	367,988.75	0.00	0.00
Macys Retail Holdings Inc	Unsecured	7,610.72	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	1,048.90	1,048.90	1,048.90	0.00
Portfolio Recovery Associates	Unsecured	12,335.68	11,989.31	11,989.31	11,989.31	0.00
Portfolio Recovery Associates	Unsecured	12,633.80	15,612.08	15,612.08	15,612.08	0.00
Portfolio Recovery Associates	Unsecured	707.66	714.45	714.45	714.45	0.00
Portfolio Recovery Associates	Unsecured	9,225.53	8,974.23	8,974.23	8,974.23	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	5,042.74	4,877.42	4,877.42	4,877.42	0.00
Portfolio Recovery Associates	Unsecured	3,529.75	3,357.72	3,357.72	3,357.72	0.00
Portfolio Recovery Associates	Unsecured	2,993.05	2,877.61	2,877.61	2,877.61	0.00
Portfolio Recovery Associates	Unsecured	NA	7,484.68	7,484.68	7,484.68	0.00
Resurgent Capital Services	Unsecured	4,705.08	4,561.83	4,561.83	4,561.83	0.00
Resurgent Capital Services	Unsecured	4,258.73	4,087.50	4,087.50	4,087.50	0.00
United Guaranty	Unsecured	NA	27,687.24	27,687.24	27,687.24	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$367,988.75	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,754.00	\$4,754.00	\$0.00
TOTAL SECURED:	\$372,742.75	\$4,754.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$220,569.98	\$217,243.28	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,724.71</u>
Disbursements to Creditors	<u>\$221,997.28</u>
TOTAL DISBURSEMENTS :	<u>\$234,721.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.